

ADDITIONAL WAYS TO PROTECT YOUR INFORMATION

We would strongly encourage you to take the following precautions:

- **Monitor Your Accounts.** We encourage you to carefully monitor your credit card and financial account statements for fraudulent activity, and report anything suspicious to the credit card company (for credit cards) or bank (for debit cards).
- **Review the information from the FTC** about the steps you can take to protect yourself when your payment card has been stolen at <https://www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards>.

If you are concerned about the use of your identity, here are some additional resources:

- **Review your Credit Reports.** Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.
- **Place Fraud Alerts** with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000

www.alerts.equifax.com

www.experian.com

www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

- **Place Security Freezes.** Security freezes prevent someone else from opening new accounts or borrowing money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The credit bureau may charge a fee of up to \$10.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.